

United States Bankruptcy Court  
District of Hawaii

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Cole, Twayne K. Sr.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Cole, Sherri L.</b>	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>6439</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>9212</b>	
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>5172 Kome Street</b> <b>Kapaa, HI</b> <b>ZIPCODE 96746</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>5172 Kome Street</b> <b>Kapaa, HI</b> <b>ZIPCODE 96746</b>	
County of Residence or of the Principal Place of Business: <b>Kauai</b>		County of Residence or of the Principal Place of Business: <b>Kauai</b>	
Mailing Address of Debtor (if different from street address) <b>P.O. Box 543</b> <b>Anahola, HI</b> <b>ZIPCODE 96703-0543</b>		Mailing Address of Joint Debtor (if different from street address): <b>P.O Box 543</b> <b>Anahola, HI</b> <b>ZIPCODE 96703-0543</b>	
Location of Principal Assets of Business Debtor (if different from street address above): <b>ZIPCODE</b>			
Type of Debtor (Form of Organization) (Check one box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)  <hr/>	Nature of Business (Check one box.)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <hr/> Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
		Chapter 11 Debtors  Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).	
Statistical/Administrative Information  <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			
THIS SPACE IS FOR COURT USE ONLY			
Estimated Number of Creditors  <input checked="" type="checkbox"/> <input type="checkbox"/> 1-49    50-99    100-199    200-999    1,000-5,000    5,001-10,000    10,001-25,000    25,001-50,000    50,001-100,000    Over 100,000			
Estimated Assets  <input checked="" type="checkbox"/> <input type="checkbox"/> \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$100,000,001 to \$500,000,001 to \$1 billion More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million to \$50 million \$100 million to \$500 million to \$1 billion \$1 billion			
Estimated Liabilities  <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$100,000,001 to \$500,000,001 to \$1 billion More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million to \$50 million \$100 million to \$500 million to \$1 billion \$1 billion			

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Cole, Twayne K. Sr. &amp; Cole, Sherri L.</b>	
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>None</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X</b> <u>/s/ Thomas D. Yano</u> <span style="float: right;">7/30/10</span> Signature of Attorney for Debtor(s) <span style="float: right;">Date</span>	
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b>			
(Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>			
(Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
<hr/> (Name of landlord or lessor that obtained judgment)			
<hr/> (Address of landlord or lessor)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)). <b>U.S. Bankruptcy Court - Hawaii #10-02358 Dkt #1 Filed 07/30/10 Page 2 of 7</b>			

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

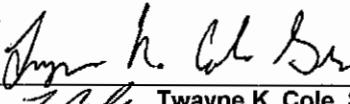
**Cole, Twayne K. Sr. & Cole, Sherri L.****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Twayne K. Cole, Sr.   
Signature of Debtor Sherri L. Cole **Twayne K. Cole, Sr.**

**X** /s/ Sherri L. Cole  
Signature of Joint Debtor **Sherri L. Cole**

Telephone Number (If not represented by attorney)

July 30, 2010

Date

**Signature of Attorney\*****X** /s/ Thomas D. Yano

Signature of Attorney for Debtor(s)

Thomas D. Yano 3780  
Thomas D. Yano  
4374 Kukui Grove St., Ste. 204  
Lihue, HI 96766  
(808) 245-8686 Fax: (808) 245-6771  
thomas.yano@hawaiianet.net

July 30, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

United States Bankruptcy Court  
District of Hawaii

IN RE:

Cole, Twayne K. Sr. & Cole, Sherri L.

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

Debtor(s)

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: July 30, 2010

Signature: /s/ Twayne K. Cole, Sr.  
Twayne K. Cole, Sr.

Debtor

Date: July 30, 2010

Signature: /s/ Sherri L. Cole  
Sherri L. Cole

Joint Debtor, if any

American Express  
200 Vesey Street, 44th Floor  
New York, NY 10285

BAC Home Loans Servicing, LP  
P.O. Box 515504  
Los Angeles, CA 90051-6804

Bank Of America  
P.O. Box 301200  
Los Angeles, CA 90030-1200

Bankcard Center  
First Hawaiian Bank  
P.O. Box 1959  
Honolulu, HI 96805

Clinical Labs Of Hawaii, LLP  
33 Lanihuli St  
Hilo, HI 96720

Hawaii Pacific Health  
P.O. Box 30660  
Honolulu, HI 96820-0660

Hawaii Pacific Health  
P.O. Box 30670  
Honolulu, HI 96820-0670

HSBC Bank  
GMAC  
PO Box 81622  
Salinas, CA 93912

Kauai Medical Clinic  
Billing Dept.  
3-3420B Kuhio Highway  
Lihue, HI 96766

Keith Y. Uyehara DDS  
Cathy Tsunehiro DDS Inc  
3135 Akahi Street Suite D  
Lihue, HI 96766

NCO Financial Systems  
P.O. Box 15773  
Wilmington, DE 19850-5773

Nco Financial Systems Inc.  
1003 Bishop Street Suite 480  
Honolulu, HI 96813-6413

Pacific Medical Collections Inc  
33 South King St #505  
Honolulu, HI 96813

Routh Crabtree Olsen  
900 Fort Street Mall, Suite 305  
Honolulu, HI 96813

Samuel Mahelona Memorial Hospital  
4800 Kawaihau Road  
Kapaa, HI 96746

Territorial Savings Bank  
4393 Kukui Grove Street  
Lihue, HI 96766

United Recovery Systems, Lp  
P.O. Box 722929  
Houston, TX 77272-2929